

Facts About Long-Term Care

Long-term care (LTC) is the largest national catastrophic health expense. It may be defined as the kind of care an individual needs who is unable to care for himself/herself because of a prolonged illness, disability, or cognitive disorder (such as Alzheimer's disease).

You can plan to cover the cost of long-term care in the future with long-term care insurance, savings plan annuities, certain life insurance policies, and reverse mortgages. The best way to pay for long-term care depends on your personal finances and family circumstances.

A Word of Advice...

You should **not** buy Long-Term Care Insurance if:

- You can't afford the premiums;
- You have limited assets;
- Your only source of income is Social Security.

You should **consider** buying Long-Term Care Insurance if:

- You have significant assets and income;
- You have assets you want to protect;
- You want to be able to choose care in the setting you prefer.

SHIIP

Nebraska Senior Health Insurance Information Program

NE Department of Insurance
941 "O" Street, Suite 400
Lincoln, NE 68508-3639

Phone: (800) 234-7119
TTY: (800) 833-7352

Governor
Dave Heineman

Insurance Director
L. Tim Wagner



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Long-Term Care

Insurance

Providers

in

Nebraska

2005

Companies Authorized to Market Long-Term Care Insurance in Nebraska

Allianz Life Insurance of North America www.allianzlife.com 1-800-950-5872	Equitable Life & Casualty www.equilife.com 1-800-352-5170	Knights of Columbus www.kofc.com 1-800-214-9825	National Foundation Life www.ushealthgroup.com 1-800-221-9039	Reserve National www.reservenational.com 1-800-654-9106
AFLAC www.aflac.com 1-800-992-3522*	First Penn-Pacific Life www.lfg.com 1-800-554-1640	Lafayette Life www.llic.com 1-800-443-8793 • life policies w/LTC riders	National Insurance Company of Wisconsin www.nif-sif.com 1-800-810-6537	State Farm Life www.statefarm.com • Contact your local State Farm agent
Auto-Owners Life www.auto-owners.com 1-800-346-0346	GE Life & Annuity www.gefinancialassurance.com 1-877-564-7323*	Lincoln Benefit Life www.accessallstate.com 1-888-503-8110	National Life Insurance Company www.nationallife.com 1-800-536-5934 • life policies w/LTC riders	State Life www.statelife.com 1-800-428-2316
Bankers Fidelity Life www.bflc.com 1-800-241-1439 • short-term care only	Golden Rule www.goldenrule.com 1-800-275-5101	Lincoln National Life www.lfg.com 1-877-564-7323*	National States www.nstates.com 1-800-868-6788	United American www.unitedamerican.com 1-402-891-5057
Bankers Life & Casualty www.bankerslife.com 1-800-231-9150	Guarantee Trust Life www.gtlic.com 1-800-365-8208	Loyal American Life www.galic.com 1-800-633-6752	New York Life www.newyorklife.com 1-800-723-5555*	United Security Assurance of PA www.usa-cal.com 1-800-872-3044
Berkshire Life of America www.theberkshire.com 1-800-811-1914, ext. 12	Guaranty Income Life www.gilico.com 1-800-535-8110 • annuities w/ LTC riders	Massachusetts Mutual Life www.massmutual.com 1-800-767-1000	Northwestern Long-Term Care Insurance www.nmfnc.com 1-800-890-6704	United Teachers Associates www.utaic.com 1-800-880-8824
Combined Insurance of America www.combined.com 1-800-225-4500	Hartford Life www.hartford.com 1-800-544-0327	MedAmerica Insurance Company www.yourlongtermcare.com 1-800-544-0327	Physicians Mutual www.pmic.com 1-888-932-7642	Unum Life Insurance Company of America www.unumprovident.com 1-877-322-7222
Continental General www.continentalgeneral.com 1-800-284-2898	John Hancock Life www.johnhancock.com 1-800-536-6124	Metropolitan Life www.metlife.com 1-800-308-0179	Provident Life & Accident www.unumprovident.com 1-877-322-7222*	Woodmen of the World www.woodmen.com 1-800-225-3108
	Kanawha Insurance Company www.kanawha.com 1-800-942-7355	Mutual of Omaha www.mutualofomaha.com 1-800-775-6000	Prudential Insurance of America www.prudential.com 1-800-732-0416	* This number will connect you with a local agent.

This list is not all-inclusive; companies listed are based upon new products registered between 1995-present.